



Supplemental Materials

Business Performance

(¥ billion)

Non-consolidated		FY09	FY10	FY11	FY12	YoY change
Gross business profit		31.4	30.3	28.5	30.2	+1.7
Interest income		27.6	26.6	25.6	26.9	+1.3
Fees and commissions		1.5	1.7	2.0	2.4	+0.3
Fees and commissions (excluding trust fees)		1.2	1.4	1.5	1.8	+0.3
Trust fees		0.3	0.3	0.4	0.5	+0.0
Other business profit		2.2	1.9	0.8	0.8	+0.0
Gains and losses on bond trading		1.9	1.7	0.6	0.7	+0.1
Expenses (excluding non recurrent items)		18.0	18.5	18.8	19.2	+0.4
Business profit on core banking operations		11.3	10.1	9.1	10.3	+1.2
Provision to general reserve for possible loan losses		—	(0.2)	(1.5)	(0.0)	+1.5
Net business profit		13.3	12.0	11.2	11.0	(0.2)
Nonrecurrent items		(0.0)	(2.4)	(2.9)	(1.7)	+1.1
Net gains on equity securities		0.2	(0.3)	(0.6)	(0.5)	+0.0
Bad debt disposal (nonrecurrent items)		0.5	1.8	2.5	1.6	(0.9)
Ordinary profit		13.3	9.5	8.3	9.3	+0.9
Extraordinary gains		0.5	(0.0)	(0.0)	(0.0)	+0.0
Bad debt disposal (amounts posted under extraordinary losses)		0.5	0.0	—	—	—
Net income		8.5	5.0	5.1	5.4	+0.3
Credit cost		0.1	1.5	1.0	1.6	+0.6
Non-performing loan ratio		1.91%	1.68%	1.63%	1.64%	0.01%
Capital ratio		12.39%	12.73%	12.25%	11.88%	(0.37%)

Term-End Balance, Average Balance, Yield, and Loan Balance by Industrial Segment

Term-end balance / Average balance / Yield

(¥ billion; %)

		FY09	FY10	FY11	FY12
Loans	Term-end balance	1,148.4	1,149.3	1,197.1	1,236.2
	Average balance	1,113.1	1,109.2	1,121.7	1,154.7
	Yield	2.53	2.51	2.44	2.32
Securities	Term-end balance	353.5	446.6	539.9	600.2
	Average balance	313.6	416.7	509.6	581.8
	Yield	1.12	0.88	0.61	0.56
Deposits	Term-end balance	1,463.8	1,592.8	1,714.8	1,789.8
	Average balance	1,400.1	1,512.3	1,670.4	1,706.5
	Yield	0.27	0.29	0.26	0.14

* Term-end and average balances are calculated on the basis of loan/deposit balances of the banking and trust accounts.

* Yields on loans and deposits are those used for domestic operations only.

Loan balance by industrial segment

(¥ billion)

	FY09	FY10	FY11	FY12
Manufacturing	39.4	41.2	40.5	37.9
Agriculture, Forestry	0.7	0.5	0.5	0.4
Fishery	0.5	0.5	0.5	0.5
Mining, stone-quarrying, gravel digging	2.3	1.8	3.9	1.5
Construction	55.9	54.4	49.7	47.3
Electricity, gas, heat and water supply	4.2	4.0	4.0	2.5
Telecommunications	9.9	9.4	10.0	7.9
Transportation, mail service	18.0	15.7	16.4	15.0
Wholesale, retailing	126.9	121.5	116.4	115.7
Finance and insurance	14.6	19.2	18.9	22.1
Real estate, leasing	202.9	206.2	227.4	261.9
Miscellaneous services	145.2	133.9	137.1	137.2
Local government bodies	116.4	111.0	123.8	127.3
Others	410.9	429.4	447.3	458.4
Total	1,148.4	1,149.3	1,197.1	1,236.2

* Including trust accounts

Changes in Loan Balance by Borrower Category (FY2011 and FY2012)

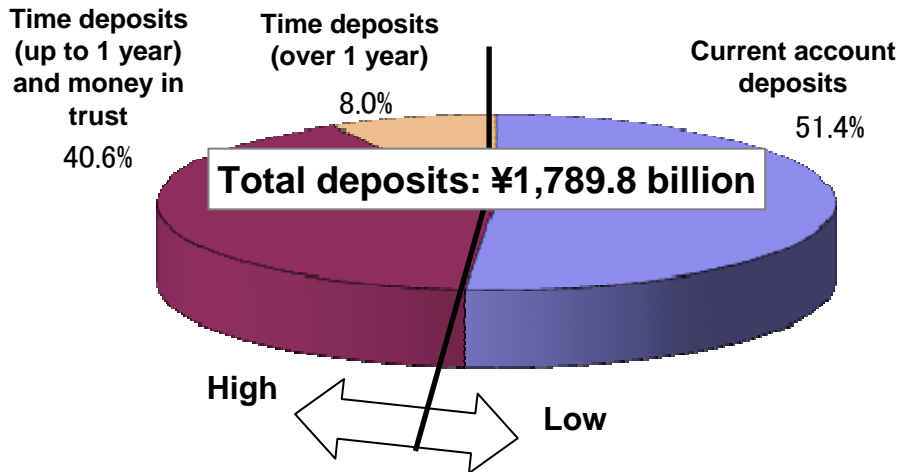
(¥ billion)

Loan balance by borrower category at the end of March 2012		Loan balance by borrower category at the end of March 2013(¥1,248.0 billion)				
		Normal borrowers	Borrowers requiring caution		Subordinated loans	Bankrupt borrowers / effectively bankrupt borrowers
			Other borrowers requiring caution	Borrowers requiring supervision		
Normal borrowers	1,021.7	→ 957.6	25.3	0.1	0.2	0.6
Borrowers requiring caution	Other borrowers requiring caution	→ 11.9	134.7	2.3	3.6	1.7
	Borrowers requiring supervision	→ 1.7	0.1	0.8	0.1	0.0
Subordinated loans	6.7	→ 0.0	0.1	0.4	2.2	1.6
Bankrupt borrowers / effectively bankrupt borrowers	11.5	→ 0.0	0.8	0.1	0.1	6.8
New borrowers	—	→ 91.5	4.1	0.0	0.0	0.0
Total	1,210.2	1,061.2	165.2	4.0	6.4	10.9

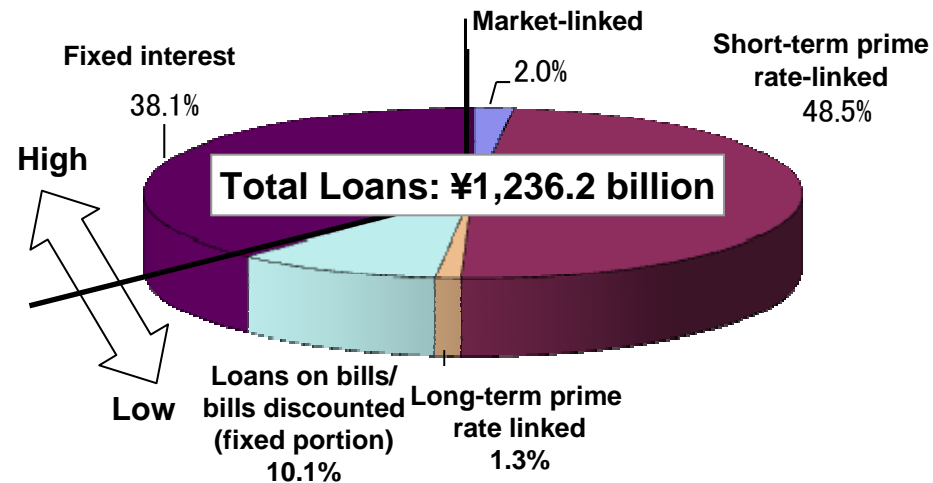
* Including trust accounts

Interest Sensitivity

Deposit




Loans




Major Economic Indicators in Okinawa Prefecture

	Unit	FY09	FY10	FY11	FY12	FY12 (nationwide)	Source
Population	(Persons)	1,389,630	1,396,898	1,406,260	1,408,133	127.34 million	Okinawa Prefecture, Ministry of Internal Affairs and Communications (estimated population)
Number of households	(Households)	528,689	537,981	533,982	541,280	51.95 million	Okinawa Prefecture, Ministry of Internal Affairs and Communications (The nationwide figure is as of March 2011)
GDP (nominal)	(¥ billion)	3,721.1	3,730.7	3,750.4	3,742.3	¥ 474 trillion	Okinawa Prefecture, (estimates for FY2010 and FY2011, forecasts for FY2012)
New car registration	(Units)	39,067	39,266	38,170	44,696	3,390,274	Japan Automobile Dealers Association
Value of contracts for public works	(¥ million)	260,741	244,120	210,803	279,505	11,224,855	Hosho Jigyo Kaisha Kyokai (Association of guaranty companies)
Housing starts	(Houses)	11,232	10,914	11,737	12,713	841,246	Ministry of Land, Infrastructure and Transport
Number of tourists to the prefecture	(Persons)	5,690,000	5,705,300	5,528,000	5,924,700	8,368,000	Okinawa Prefecture, Japan National Tourism Organization
Industrial production index (prior to seasonal adjustment)	(2005=100)	98.6	94.8	92.9	98.0	90.4	Okinawa Prefecture, Ministry of Economy, Trade and Industry
Job offers-to-seekers ratio	(Times)	0.28	0.31	0.31	0.46	0.9	Okinawa Labor Bureau, Ministry of Health, Labour and Welfare
Land price change (residential land)	(%, YoY)	(1.4)	(1.2)	(1.2)	(0.7)	(2.3)	Ministry of Land, Infrastructure and Transport
Land price change (commercial land)	(%, YoY)	(2.9)	(2.3)	(2.0)	(1.1)	(3.1)	Ministry of Land, Infrastructure and Transport

* The number of tourists for FY2011 (nationwide) is the visitors from abroad (total number).



Statements contained in these materials regarding forecasts of future events are based on information known to the management at the time of writing, and do not constitute any form of guarantee of the business performance of the Bank of Okinawa. These materials have been prepared to serve as a report on the settlement of accounts of the Bank for the fiscal 2012 term, ended March 2013, as well as to provide an explanation of the Bank's future management vision: they are not intended as a solicitation of business.



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